

IN THE SPECIFICATION

Please replace the paragraph beginning on page 2, line 27, starting with "Systems have", with the following amended paragraph:

Systems have been implemented to allow payors to pay bills electronically. For example, U.S. Patent No. 5,383,113 which is assigned to the assignee of the present application, discloses a system for electronic payment of bills received by individual payors from various billers. Recent improvements have been made in electronic bill payment systems, such as those disclosed in U.S. Patent Application Serial No. _____ (Attorney docket no. 33500-00001) No. 08/994,047 entitled An Electronic Bill Payment System with Merchant Identification, filed on December 19, 1997 and U.S. Patent Application Serial No. 09/010,193, entitled Dual Source Remittance Processing, filed on January 21, 1998, both of which are also assigned to the assignee of the present application and are incorporated herein by reference. Such systems allow the payor, using a home or office computing device, e.g. a personal computer, to access a centralized payment station, e.g. a server, via a network. Based upon the payor's authorization, the centralized station can access funds in the payor's checking account at a financial institution to pay various billers in accordance with payment instructions received from the payor via the network. The payments may be made either by electronic funds transfer or by hardcopy paper check to the individual billers.
